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W O N — N O T W O O E D.

CHAPTER I.—LIFE AT *THE GRAND*.

It is probable that even so energetic a demon as Asmodeus would in these days decline to take the roofs off one of our populous towns to pleasure any mortal. But in default of so vast an operation of trepan, he might now obtain a microcosm of human life by comparatively simple means. In the months of August or September, he need only visit one of our fashionable sea-Londons, and lift the highly decorated roof from one of their Grand Hotels. Like a bee-keeper, through his cunning slide of glass, he might then look down on the unconscious human hive, and mark every variety of the species, from the queen-bee to the drone. For in the matter of these huge caravanseras, we are becoming less English and more American yearly. Whole families take up their quarters there for the season, or at least a portion of it, as in a home. Within it, the whole work, or play, of society is for the time carried on, independently of the world without. Hundreds of persons dine together daily at its *table-d'hôte*. They dance together in its giant ball-room. They saunter out together to make love or friendship, or to play at croquet—an occupation so entrancing that it seems with some folks to supply the place of both emotions—on its well-trimmed lawns, or on the silver sands that fringe them. As acquaintanceship and contiguity beget familiarity, the Sympathetic coalesce, the Antagonistic withdraw from one another; cliques and coteries are formed: all have their 'favourites' and their 'aversions'; just as happens in any large family beneath an ordinary roof, and the game of life begins as usual upon the ruins of convention. Picnic parties are made up at dinner, for the morrow, or riding or driving excursions are arranged; over all which matters the fair sex reign supreme. But in the smoking-rooms on the basement these despots are discussed with consider-

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able freedom, and those of their subjects who are most slavish above-stairs are invariably the most audacious beneath. There are often plots and schemes going on, too, of a more serious sort than even the love-makings (which are sometimes very serious also); for with many men pleasure is only a gay cloak for business. Then up in the bachelors' quarters, on the fourth floor or so, there is a good deal of gambling late at night; when the angels who are fitfully using their ivory hair-brushes before the looking-glass—having sent their poor abigails to bed, for mercy's sake, or in order that they might feed on their sweet thoughts alone—imagine that their swains of the ball-room are dreaming of them.

The abigails themselves, it is probable, are also not without their thoughts. The waiters at *The Grand* are always polyglot, and afford an interesting study; and if it were not for the vulgarity of concerning ourselves with such small people, one might well be tempted to speculate upon what Mary thinks of Signor Saffi, at present attached as waiter to the first floor, and therefore to her master's family, but once a red-shirted patriot, in the service of Garibaldi, whom (he tells her) 'he love next to woman'; or of Don Rodrigo, the third cook, who is really a first-rate hand at an omelet, and who boasts to her of being a nobleman in his own country, and of the accomplishment of the guitar. The first suite of apartments which that impudent Asmodeus would present to our notice (if we had the hardihood to take advantage of his offer) would be the bowers of Mary and her sisterhood, the native or imported servant-maids, without whom—so let us not despise them—the machinery of life at *The Grand* would be out of gear indeed. Her mirror is not a swing one, like that of her young mistress,

but a small square of glass, difficult, even by the adventitious aid of her work-box, to prop at a proper angle for the due contemplation of her charms; her hair-brush—for she does not possess a pair of them—is of commonest deal: her chignon is less ample, if more glossy than that which reposes upon the laced dressing-table of Miss Marguerite. But the thoughts of the two girls run in the same channel, and are indeed identical. It is spring-time with both of them, and the tender flower of love adorns each bosom equally. The romance of the attic is as enthralling as that of the second floor, and indeed, to the philosophic observer, infinitely more so; for the way of life is not made smooth for Mary, as it is for Miss Marguerite, and it will be set, poor soul! with many a snare. Her very beauty, which, in her young mistress's case, is but a source of pride, is with her one of peril also. Her mother is far away, in her straw-roofed village cottage, praying to God, perhaps, to preserve her child, but little knowing to what temptations she is exposed; while Marguerite has not only 'dear mamma' herself, a model of propriety, but a deputy-mother also, when so-called necessity requires it, in a chaperone of rigid, and yet discriminating virtue. God see thee safely through the dangers of the servants' hall and of the bachelors' quarter, Mary, and have mercy upon those who would harm thee for their selfish pleasure! This story is devoted to good society, and will have little to do with such as thou.

The strata of apartments in *The Grand* (as the good people of Shingleton always term the hotel, from pride in its colossal proportions and renown, quite as much as for shortness) are, of course, in inverse ratio to the social rank of their inhabitants. The lowest portion (beginning, that is, with the first floor) is devoted to those who pay the highest prices, and require the best accommodation—to families who occupy large private sitting-rooms, or to opulent couples who choose to indulge themselves in that luxury; then come the apartments of the bachelors, with snug little parlours, from which the tobacco smoke goes upwards, and does not in reality annoy Materfamilias at all, although she sniffs occasionally, in reprobation of such disgusting practices, and cannot think how her Angelina can 'put up with' Edwin's pipe.

'In my young days, my dear, I can only say that if your papa, when he was paying his attentions to me, had ventured into my presence with a pipe in his mouth, I'd have'—

'Well, what would you have done, dear mamma?' inquires Angelina, with a toss of her head. Even in this early stage she flatters herself she knows how to manage her own Edwin (already acquired by engagement, though not yet in his ring-fence), and resents maternal interference. 'What would you have done with papa and his pipe?'

'I would have put it out for him, Angelina.'

'I do sometimes, mamma, for Edwin, or at least'—here she blushes in the most bewitching manner

—'it goes out of itself while we are—talking. But I don't dislike the smell of smoke myself, do you know!'

Above the bachelors' quarter, or contained in it, are the apartments occupied by the 'pensioners' of the establishment—those who have no private sitting-rooms, and who live at fixed charges by the day or week, using the table-d'hôte and all the advertised advantages of the establishment. These are by far the most numerous class; and their custom keeps *The Grand* 'going' at unfashionable times, when the huge empty creature would otherwise double up and collapse like a burst balloon, and from the same cause—the rent. It is for these that the mighty coffee-room exists, and the common drawing-room, from which last are chiefly drawn the belles of the ball-room, for the occupants of the private suites are often too exclusive to mix in dancing assemblies, 'where nobody knows who is who;' though even they will occasionally leave their Olympian heights and selected ambrosia for the table-d'hôte and public fare.

Even when Asmodeus has shewn us all, from attic to ground-floor, there is much of *The Grand* still to be explored. Beneath the basement are vast halls, such as Egyptian kings might not disdain as places of sepulture, but where, it is darkly whispered, that great army of martyrs, the waiters, occupy as they can and space permits. *The Grand* never shuts its portals; however full, its greedy maw is always agape for guests; and in seasons which the management calls 'good,' there is no apartment so humble but that it is snatched from the slave who tenants it, and being swept and garnished, is given up to visitors, and paid for by the foot. Then it is that Saffi camps once more—not indeed in the open fields, as of yore, but in the smoking-room, to which he cannot retire until the latest wassailer has left it free; and Don Rodrigo dreams of his ancestral greatness beneath the shadow of the billiard-table.

What do they think, I wonder, of life at *The Grand*? What calling do they follow, and where, when the three months which constitute the sea-London season are over, and all of them, save some half-dozen, are disarmed of tray and napkin, and disbanded? What secrets do they hide beneath those snow-white waistcoats? What Gil Blas life-histories must they not have to tell, beside which that of Bullion Esquire, and family, on the first floor, whom they serve, is a pale and ineffectual story! The gentleman who first observed that one half the world did not know how the other half lived, may have been a clever fellow; but it is certain that he was a cautious one, and spoke within limits.

However, let us have done with waiters.

If ever I seem to concern myself with low company, it is that devil Asmodeus who leads me into it. *Pace* Burke, *pace* Mr Mudie. For myself, I am never so happy as when (which is more seldom than I could wish) I stretch my legs under the mahogany of a person of title. This narrative, I

repeat, is one of good society; a fiction, if not of the first class, at least of the first floor.

On the first floor of *The Grand*, then, and in an apartment furnished after the foreign fashion (which our hotel affects), with much gilding and many mirrors; with bright cornices on the ceiling, and a gay flowery scroll upon the lofty walls; with sofas of yellow damask (or what looks like damask), and with window-doors that are opened wide upon a balcony overlooking the sea—sit three of our *dramatis personæ*. It is as pretty a picture as you can imagine, for the folks in the foreground (which does not always happen in portrait drawings) are as fine and elegant as are the accessories. These are two ladies and a gentleman, whose united ages (as the newspaper correspondent delights to write, when dismissing ancient people to their graves) do not exceed that of one sexagenarian. The elder lady—if it may be admissible to apply a term so suggestive of age to so youthful a creature—is plump and dark as a daughter of Spain; so dark, indeed, that when you hear her companions call her 'Ju.' (as they do for love and brevity, her name being Julia), you might easily think it a playful reference to her complexion. She is of exquisite beauty, and though she does her best to assume the air of a matron, cannot be more than twenty years of age. The younger girl, who is but eighteen, presents as striking a contrast to her as their common youth and beauty permit; her complexion is fair as a lily, though not pale; her look is bright and fresh as the morn; she has no cares nor fears, nor indeed has Ju.; but the latter has, or imagines she has, her 'responsibilities,' from which this other young life is as yet wholly free. Her name is Mabel, but they call her rightly 'May.' The merry English month that heralds summer was never better typified by human form. There is a breezy air about her that scatters wholesomeness; her smile is gracious sunshine, and her tears, near to those tender lids, and loyal to the first touch of pity, are still more gracious rain; her words are no gross diamonds and pearls, as in the fairy tale, but flowers of innocence and courtesy; she uses no other, nor has need to use, for 'May it is with "May" from head to heel.'

The man—to drop at once from this elevation—is a well-looking young fellow enough; fair-haired, bronze-cheeked, and with a neat moustache, the silkiness of which acquits it of any acquaintance with the razor. He is standing in a well-known national attitude, with his back to the fire-place—though, of course, there is no fire since it is late in August—regarding these two angels with a look of confident mastery on his handsome face, which, to a male looker-on, had there been such, would have been most aggravating and intolerable.

The wretch is upon his honeymoon with both of them.

CHAPTER II.—AT THE TABLE-D'HÔTE.

Lest the line we have last written should be liable to misconception, let us hasten at once to explain that Mr Frederick Pennant, the gentleman just introduced to our readers, though travelling on his honeymoon with two young ladies, is the husband of but one of them. He is a young English barrister, and no Mormon. Ju. is his wife, a bride of five weeks old or so, whom he is about to take with him to Hong-kong, where he has an

appointment; and May or Mabel Denham is his sister-in-law. The married pair had been so very happy together, that it had suggested to them the making others happy—an idea so rare in practice, as to be obscure and perhaps incomprehensible when stated. But the fact was that May and Ju. had grown up together side by side, like white and red rose on a single stem, twin buds of sisterhood, with no mother to expend their wealth of love upon; and being co-heiresses in that respect, they had lavished it upon one another. Lapped in bliss, then, as she was with her Frederick, the bride had not been unmindful of the sister left in the dull Berkshire vicarage, but had invited her to be their guest at *The Grand*. It was a life altogether novel to Mabel Denham, and the present was her first day of it. There were children in the house in plenty; the patter of little feet along the balcony is audible now within the room; and childish laughter mingles with the soft sigh of the sea. But not a heart even among them is lighter or more glad than May's. Whatever her eye falls upon ministers to her pleasure: the stretch of summer sea without, flecked with white sails, as is the blue air above with white winged gulls; the harbour, which the flowing tide is filling; the narrowing sands, on which the boys are racing their ponies; nay, even the painted room with its gay fittings, so different from the vicarage parlour (though that has its own soberer and homelier charms), affords her joy.

'I wish dear papa were here,' is her only regretful thought. It seems so selfish to enjoy all this without him, though she has not left him all alone, since an old college friend is his guest, whose company over a pipe, to say truth, he infinitely prefers to anything in the way of pleasure which Shingleton has to offer him.

'Well, Ju.,' observed Mr Frederick, with that provoking air of proprietorship of his, 'I suppose we must take May to the table-d'hôte to-day? She won't like being shut up here alone with an old married couple like ourselves—eh?'

'Oh, indeed, Fred, I shall be quite happy here,' remonstrated Mabel. 'Why, what do you suppose I care for, beyond Ju.'s company—and yours?'

'Thank you, miss, for that after-thought,' returned the young man, bowing demurely; then, in a bantering tone: 'I cannot, of course, tell at present whose company you will prefer to ours, my dear; but there is a great choice of eligible young men below stairs—'

'Frederick, for shame!' interrupted his wife; 'don't put such things into the child's head. I won't have it done.'

'Why, dear me, I thought she came here on purpose!' exclaimed Frederick with innocent amazement. 'Didn't your good papa write and say—I should have the letter somewhere'—and here this rogue pretended to search his pockets—'that life at *The Grand* would afford the best chance in the world for getting her off his hands for good!'

'You wicked wretch, how dare you!' cried May; and both the sisters made a simultaneous dart at the offender. But Fred. was in the balcony in a moment, where he could not be pursued, since it was a public and exposed position, common, indeed, to all the sitting-rooms on the same floor.

'My dearest Ju.!' exclaimed he, from this post of vantage, but taking care to throw his voice well within the room, 'if you will bring May out here,

I will introduce her at once to Mr Flint. He is sitting in his American chair here, with his hat off, and looks exceedingly well.'

'A most hideous old creature, who believes in nothing,' whispered Ju. to May, with a toss of her head.

'Your good papa made no restriction as to religious faith,' continued Fred. confidentially. "'Youth and beauty," he writes, "are not so important as a large and assured income." His letter is full of good and wise reflections. "It is never too early," says he, "for a girl to have an object in life." Now, Mr Flint is decidedly an object.'

'I am quite sure that dear papa wrote nothing of the sort!' exclaimed May indignantly.

'Now, that's very well said,' cried Fred. approvingly, and softly clapping his hands: 'there was an air of innocent simplicity in your manner, too, that reminds me of your sister's early days. Ju. angled for me successfully with that very bait. "I am afraid," she used to say, "that my good papa will never be induced to part with me, dear Frederick. He has no plots and schemes for my future, as some fathers have."'

Here a dexterous movement was effected against the common enemy. As Fred. stepped back, to avoid an angry pat, that might have killed a butterfly, from his wife's fingers, they closed upon the handle of the French window, and shut him out; at the same moment, Mabel did the like with the other window. This double-action escape-movement of theirs was in fact perfectly successful, and their persecutor began at once to sue for peace.

'It is very cold, my dears, out here,' pleaded he, flattening his handsome features against the pane, and affecting to shiver in that sunny air.

'That is why we have shut the windows,' answered the bride; and at this happy repartee the sisters laughed a laugh together with a richer music in it than any instrument which man's contrivance ever compassed.

'I am not well, dears,' continued the exile plaintively.

'You don't look well, I do assure you, with your nose flattened like that, sir,' replied the relentless bride.

'It is to you I speak, sweet May,' continued Fred. in mock Shakspearian strain, 'and not to that inexorable Jew. The air is piercing cold, and I have a little bald place on the top of my crown—which has come since marriage. It is not trouble, as (since you know her) you may think; she tore out a handful of hair in one of her tantrums.'

'You are a wicked story-teller, sir,' said Mabel, coming close up to the window.

'I should like to do it of all things,' said Fred., affecting to misunderstand her; 'only I daren't without Ju.'s leave.—May wants me to kiss her, Ju.; the window is between us, and glass is a non-conductor—may I?'

'You wicked, conceited creature!' cried Mabel. Then, turning to her sister, with a blush: 'I'm sure I wanted nothing of the sort, Ju.'

'Of course you didn't, my darling,' said the bride with assuring gravity; 'it is only one of Fred.'s absurd jokes, I know.'

'Won't she let us?' continued Fred. with earnestness. 'I can't hear what she says; but she looks angry.' Then, in solemn tones, he added: 'Mr Flint's compliments; and might he peep

through the window, and see Mrs Frederick Penant looking angry? He says he can't believe it.'

At which Ju., melted to the core, opened the window, and let the flatterer in.

It was very simple fooling, doubtless; but they were very happy these young people, and quite as pleased with one another (and, perhaps, even more so) as though they had each uttered the most cutting witticisms. Frederick had really a pleasant vein of humour of his own, and the girls had an excellent substitute for wit in their light hearts and high spirits. It was altogether an afternoon to be remembered; not for its brightness and its gaiety, but for the careless happiness which made it bright and gay. To one at least of the actors in that little farce the memory of it was often destined to recur; not to provoke the ancient mirth, alas! but to present a type of palmy days gone by and lost for ever. Which of ourselves has not some similar reminiscence? Upon whose ear falls not, more sad than any knell, the far-off echo of laughter, which Death—or worse, which Wretchedness—has hushed for ever?

It was, however, but the dressing-bell of *The Grand* which put a stop to these young people's mirth on this occasion, or rather gave it a new direction. May was certainly to go with them to the table-d'hôte; but what was she to wear? Fred. suggested a white frock with red ribbons and a coral necklace, since there was nothing like a child-like simplicity. 'She should let down her back-hair—if she has any.' Here, being thumped, he apologised. 'How should I know? Ju. has none save what I bought for her: I've got the bill.' In fact this impudent young fellow was so incorrigible that they refused to listen to him. Mabel Denham had indeed no great choice of dresses, and all she had were as well known to her sister as the flower-beds in their home-garden; but the occasion was momentous, and needed all their deliberation. At last the blue was fixed upon; and in the blue, May presently appeared, as bewitching as any tenant of the cerulean. She was just sufficiently nervous and timid, 'pink and palpitating,' to make one long to comfort and reassure her. Her appearance was enough to make a knight-errant out of the merest attorney.

The gallant Frederick had provided a fitting flower for the adornment of each of their heads—a rose for Mabel, and a camellia for Julia; but this courtesy was refused by the latter for self and sister. 'One doesn't go to a table-d'hôte, you silly man, with flowers in one's hair.'

'Oh, I am so sorry!' said Mabel, almost tearfully. 'It was so kind of Fred. to think of us—or, at least, of me;' and she put her rose in a glass of water, and wore it afterwards, all the evening, in her bosom.

She had never been to a table-d'hôte before, nor even to a dinner-party—unless her father's tithe dinner, to which all his farmers came, could be called such. She had not as yet, in fact, 'come out,' or 'burst upon the public view,' as Frederick called it. It was the prettiest sight in the world to see her trip down the hall staircase, with her trembling fingers lightly laid upon her brother-in-law's arm, and pass into the great room, crowded with guests, where every eye turned at once to look at her.

'I am nobody at all now, you see,' whispered Ju. to her husband. But there was not an atom

of wounded vanity in the remark; on the contrary, she felt a pride in her sister's beauty, which she no longer took in her own, though, perhaps, if it had not already won her its prize, in the person addressed, she might not have taken this transference of the public allegiance so philosophically. For, the fact was, Mrs Frederick Pennant had been the acknowledged belle of the Hotel ever since she had deigned to appear at the common table, notwithstanding that there were other brides in the house, not without claims to admiration, independently of the interest which always attaches to their position, and especially in such places as *The Grand*. The honeymoon folks are the salt of hotel society, without which it would be almost flavourless. The favourite topic of the table-d'hôte is always the last bride. The males express their admiration, and the females mitigate it by depreciatory remarks. 'She is passable-looking,' they allow; 'some people will doubtless call her pretty;' but, for their parts, she is 'not their style.' So striking-looking a bridegroom might, they conceive, have been more favoured in his matrimonial lot. To this the males demur—they see nothing striking in the man at all, except an air of intolerable conceit.

When any young couple, or a couple of whom the lady at least is young, make their first appearance at the public table, speculation at once opens upon them. The conversation resembles that which we read in phrase-books designed for continental travel. 'Are they married?' 'They are husband and wife.' 'They are brother and sister.' 'They are uncle and niece.' 'See, they have changed chairs.' 'I am sure he is her husband, because she orders him about.' 'He chooses wine without consulting her—they cannot, then, be newly married.' 'Nay, but perhaps she drinks only water.' 'Not she; he has ordered champagne—girls never refuse champagne.' 'They must be bride and bridegroom, or else very rich.' 'It is only a pint.' 'Will he drink it all himself?' 'Will he give her none?' 'None: but he gives her fingers a squeeze under the table—that pleases her equally well, and is cheaper—she is all smiles.' 'Is that toast-and-water which the waiter has brought her?' 'I believe it is brandy-and-water—how shocking!' 'But perhaps her digestion is weaker than the brandy-and-water.' 'True; she has too small a waist, which perhaps accounts for it.' 'She has brought her own maid with her—I have seen her—a very strong young woman, *pour lacer son corset*.' 'For shame, sir; and besides, it is bad French.'

Such is the talk of the British table-d'hôte, and a favourable specimen of it. When gossip ripens into scandal, it is a sign that you have had the same neighbour more than once—that acquaintanceship is progressing. There was no such talk upon Mabel Denham's first appearance among the guests at *The Grand*. Her beauty held them for the moment spell-bound. Unaware of the interest she was exciting in these good people, but alarmed at their numbers, she moved with downcast eyes to the place which was pointed out to her upon Frederick's left. She knew that she was in a large room—the largest she had ever seen, and at a table even longer than that on which the school-feast to the village children used to be spread, upon the rectory lawn at home; but she did not yet dare to look about her. The folded napkin on the plate before her astonished her by the ingenuity of its shape; it seemed a shame to destroy so fanciful a form.

'Is it not pretty, May?' murmured her sister across her husband. 'Mine is like a coronet, Fred's is a fan, and yours'—

'I must introduce you to your next neighbour, May,' said Fred, cutting short this eulogy on the napkins.—'Mr Flint, this is my sister-in-law, Miss Denham, whom I told you we were expecting to-day.'

Mabel looked up, and bowed, then cast down her eyes again, like a carnation which the south wind lifts and lets fall. This sudden demand upon her frightened wits, just as she was endeavouring to collect them, was too much for her. She did not know whether the stranger was old or young, nice-looking or a fright; but she felt an exceeding terror of him, and decided that if such a state of things as this was 'going into society,' she would much rather have remained outside it.

'There is a considerable talent hidden in that napkin,' said a slow, sober voice. The words were spoken behind her, as if intended for her brother-in-law, and she felt gratified to the speaker for not addressing her. There was a kindness in his tone which seemed to intimate that he perceived her confusion, and wished to spare her. But perhaps what pleased her most in the remark was neither that nor its wit, but that the accents were evidently those of an old man, which greatly reassured her. Indeed, when she took courage to look at him again, she saw that Mr Flint was older than her father, who himself had married by no means early in life. He was not classically beautiful, his face being so long as to almost resemble that of a horse; but his half-shut, gray eyes were full of intelligence, and twinkled in their deep-set caverns like stars.

'And what do you think your napkin most resembles?' inquired he. 'It is an artistic effort which Alphonse, the head-waiter, has made exclusively for your benefit; for see, there are no others like it.'

'It looks to me like a heart,' said Mabel.

'Ah, that is because you are seventeen,' returned the old gentleman drily. 'Now to me, who am getting on for seventy, it looks like a sheep's head.'

What a droll old man! And now he had once made her laugh, how at home she felt with him! He had something funny to say about everything and everybody, and yet in such a quiet, unobtrusive way. His lips scarcely moved at all; all the fun flashed from his eyes. As for smiling, Mr Flint had never been seen to do such a thing; but a quick ear could detect a sort of rattle in his inside, which was his dry laugh. This alarmed Mabel at first with the apprehension that he was not well.

'Do you see that young gentleman at the end of the table, with the beautiful black hair and the white teeth? Well, he is fifteen years older than I am, and a great beau. He will come round and speak to you after dinner.'

'Speak to me?'

'Yes, certainly; that is, he will do so under pretence of speaking to your brother-in-law. It is Major Pomeroy, the self-appointed master of the ceremonies here, who must know everybody, and collect his information. He has just made a memorandum about it in his note-book, because his memory is getting defective.'

'But how very rude of him,' objected Mabel.

'Not at all; it is his mission. Would you like to be introduced—but don't look up, because he

is staring hard at you—to this gentleman on my left?’

‘Is it necessary?’ pleaded Mabel, beginning to tremble again.

‘Not at all. Only she wants to know you; and she knows your sister.’

‘I thought you said a gentleman?’

‘So I did. I believe that Mrs Marshall is a gentleman, although in female attire. We all call her “the General;” and she has certainly occupied some position of military command. It was in the cavalry, because at the time she must have been superannuated, the infantry did not wear moustaches. She is charging down upon you in spite of me. Prepare to receive cavalry.’

‘How do you do, my dear?’ said a hoarse cracked voice. Mabel looked up in alarm. A large-featured old lady in blue spectacles, and a cap so full of leaves and flowers that she seemed to look out of an arbour, was nodding at her, across Mr Flint, with an amazing energy. ‘You don’t know me, but I seem to know you quite well. I have heard so much about you from dear Mrs Pennant. How well she is looking to-day; how well her husband is looking. You came by the afternoon train; I saw them waiting for you at the station. My name is Marshall.’

‘Field Marshal,’ whispered Mr Flint.

‘How do you like *The Grand*, my dear?’

‘I like it very much,’ said Mabel—‘at least so far as I can judge on so short an acquaintance.’

‘What does she say, Mr Flint?’ inquired the old lady. ‘I can’t hear her.’

‘She says she doesn’t very much like talking to so short an acquaintance.’

‘Well, I’m sure! What a very rude young person! I could never have believed it of her, to look at her.’

Quite unconscious of these last remarks, Mabel had turned to listen to an observation of Frederick’s.

‘Look yonder,’ said he, ‘in the doorway. Here are our *vis-à-vis* at last.’

There had been a couple of chairs turned down in the usual way, to shew they were engaged, immediately opposite; but since the dinner had progressed so far, the arrival of their tenants had ceased to be looked for. The new-comers were two gentlemen, of striking rather than prepossessing appearance: they were both well-favoured, but the elder’s thoughtful face was marred by a certain peevish melancholy, which never left it; while the younger’s, though much handsomer, wore a contemptuous air, which, when fixed upon woman, became insolent, and upon man, defiant. Unabashed by their unpunctuality, they seated themselves with deliberation, and as they unfolded their napkins, the one discontentedly perused the wine list, and the other cast his bold eyes down the long line of guests.

‘Are they brothers, think you,’ whispered Julia, ‘or father and son?’

‘I don’t know,’ said Fred., with irritation; ‘I am only sure that the black one is an impertinent coxcomb;’ and indeed the young gentleman opposite had passed a very leisurely survey upon both wife and sister-in-law.

‘They are not relatives at all,’ said Mr Flint, with philosophic decision: ‘the elder is pure Caucasian, and would be very handsome, but for his ill-temper.’

‘The younger will have his beauty spoiled for

him if he stares at young ladies like that,’ muttered the indignant Fred. aside to Mr Flint.

‘Pooh, pooh! he can’t help it,’ rejoined that philosopher. ‘Look at his skull—look at his jaw! that youth is a Carib.’

SEEING LAPLAND.

If anything can be said to realise that imperious necessity for brain-workers and dwellers in cities, a ‘thorough change,’ it is such a summer trip as that described by Captain Hutchinson.* In one of her delightful poems for children, Mrs Howitt tells of the land over which

The sun rose redly up, to shine for half a year.

And here is the same charming story in prose, and without any uncongenial reference to the other half of the year, when darkness, imperfectly combated by the oil-lamp and the resinous torch of dwarf-pine, reigns in its turn. Absolute novelty without danger, and economy without discomfort, are two of the recommendations of this fresh field for summer tourists which Captain Hutchinson and his wife explored, accompanied by the following luggage: ‘Two small portmanteaus, each weighing thirty pounds, a travelling bath, some fifty pounds more, a bundle of rugs, and another of rods and umbrellas, a hand-bag, a gun-case, a fishing-basket, a waterproof coat, fifty pounds in English money, and a circular note for one hundred pounds.’ The fishing-basket never held any fish, but it did capitally for the guide-books and the sherry and biscuits. Of the one hundred and fifty pounds, the travellers brought back fifty untouched; and their hotel bills, which the writer conscientiously reproduces, are refreshing evidence that there is one corner of the earth, at all events, not yet devoted to the pillage of the defenceless voyager. Here is an edifying table of comparison:

Lord Warden, Dover.—Apartments, 6s.; attendance, 3s.; one cup of tea, 1s.; two cold-meat breakfasts, 5s.—Total, 15s.

Marsely’s Hotel, Kiel.—Two teas, 1s. 10d.; lights, 1s.; breakfast for two, 1s. 10d.; dinner—two soups, 8d.; two mutton-chops, potatoes, 1s. 2d.; two sweet omelets, 1s. 10d.; two glasses of sherry, 10d.; two teas, 1s. 10d.; bedroom, 3s. 6d.; servants, 1s. 2d.—Total, 15s. 8d.

Further on, the charges are still more moderate; but even this example is cheering to the summer tourist who thinks of trying Lapland. Between the *Lord Warden* and *Marsely’s* there is some uninteresting travel. After Aix-la-Chapelle and Cologne, there is Hanover, flattest of towns, ‘a paradise for bicycles,’ and Hamburg, which has nothing to recommend it but the Alster basin, and the picturesque costume of the girls selling fruit. Then there is Holstein, where the North begins to suggest itself, with charming associations of Hans Christian Andersen, in the persons of the storks, of which Spartan birds the writer says: ‘We noticed many perched on stones, each selecting with great care the fattest frog in front of him before gobbling him up. A travelling companion told us that he saw them assembling themselves in the same field every year by hundreds. There they remain for

* *Try Lapland; a Fresh Field for Summer Tourists.* By Alexander H. Hutchinson, Captain Royal Artillery. London: Chapman & Hall.

a week, trying their wings by continual flights round and round the field. At length the last day comes, and then all the sickly ones, and any young birds that have not shewn themselves sufficiently proficient in flying, or strong on the wing, are separated from the flock, and regularly pecked to death on the spot. The slaughter over, the survivors all rise together as one bird, and take flight to the sunny south, not to reappear until the following spring.' From Kiel, of whose fine harbour the Prussians are rapidly making an imitation of Portsmouth, to Corsöer, is a pleasant trip in fine weather, but very much the reverse in bad, the sea being 'tremendous' in the Belts if there is wind. The little island of Zealand, where the people talk the pleasant tongue of Gamle Norge, is flat, but fertile; it abounds in oaks and poplars, and has several surpassingly beautiful lakes. 'We notice,' says the writer, 'that the young ladies are much better looking, more graceful, and not so "cookky" as the Northern Germans, and the men chubbier and more weather-beaten. As for the soldiers, a Prussian looks as if he could eat half-a-dozen at a mouthful.' There is not much to see at Copenhagen, but neither is there much to pay at the remarkably comfortable hotels; and the railway takes one in two hours to Elsinore, whence a little steamer transports one in fifteen minutes to the Swedish town of Helsingborg, on the other side of the Sound, where the natives are taller and better-looking than the Danes, though poorer and more ragged.

Now begins the journey through Sweden, the railroad passing by innumerable bright-red farm-houses, surrounded by outbuildings, but with rocky and sterile land around. At every station, huge bunches of beautiful lilies of the valley are offered for sale. After Malmö, the scenery improves rapidly, and glorious views are to be had of lakes surrounded by hills and rocks, and studded with pretty little islets. The whole journey, with its admirable arrangements, its civil officials, its reasonable charges, its sumptuous and cheap refreshment stations, is delightful, and its termination is a sight well worth the journey, were it far less pleasant. It is almost as difficult to give an idea of the beauty of Paris as of that of Stockholm, aptly called 'the Venice of the North.' No description can do justice to it, in Captain Hutchinson's opinion. It lies upon seven islands and two promontories, the water piercing it in every direction, and the streets rising up, one above the other, on each hill, like an amphitheatre. No level plain to be seen anywhere; and the splendid public buildings, the statues, the massively grand palace towering above all, in the centre of the city, form a spectacle which has few rivals in the world.

But all this is not Lapland; and as the travellers wished to see the midnight sun, they had to push on, in a small and crowded steamer, to Luleå. They took a small stock of preserved soup and beefsteaks, some English biscuits, a pound of tea, six bottles of sherry, and one of rum, and no doubt felt that now they were really off to 'somewhere near the North Pole,' as their friends vaguely described their destination. The little ship carried a miscellaneous cargo of flour, bricks, oil, machinery, cow-hides, furniture, packages of clothing, beer, wine, velvet sofas, and arm-chairs, two perambulators, and a bicycle. 'We did hope,' says the writer, in reference to the last objectionable article, 'to

have left such civilisation behind us when we neared the Arctic Circle.' Past beautiful coast-scenery, and with a tremendous sea, in which the heavily-laden little ship behaves gallantly, to Bathan, where the first glimpses of the black North are eagerly looked for, and where winter is still lingering in June. A hard, dreary, penitential spot, rocky, and covered with moss and lichens, a place where life is wrested from the soil on severest terms. For three years in succession the crops have failed to ripen, and the inhabitants have not, like the Lapps, reindeer to fall back upon. No wonder emigration is brisk there, and that thirty thousand of the people have gone to America within one year. The town does not boast a dozen wooden houses, yet it has an inn and a telegraph office, and—a story; a story about an iron cross, erected on a hillock close by, to the memory of a Swedish colonel and his men, who lie buried beneath—a story to the disgrace of Russia. This is it: 'During the war, when the Gulf was covered with ice, a party of Russians made a foray across on their sleighs; but in consequence of the severity of the weather, they arrived at Bathan in a most terrible plight, half dead from exposure and fatigue. They were taken in and hospitably provided for by their enemies, who nursed and fed them carefully, until they were recovered. They were no sooner strong and hearty, than they rose upon their preservers, and put them all to death.'

Luleå, situated on an island with a magnificent bay, sheltering an immense fleet of timber-ships, is the most important town in the upper part of the Gulf of Bothnia, and was the travellers' starting-point for the interior of Lapland Proper. They were going to work their way to Quickjock, two hundred miles away, concerning the unparalleled beauty of which outlandish place they had heard much. Luleå is a very singular place. It contains two thousand inhabitants, but has neither prison, policeman, magistrate, nor soldier. The people are so well behaved that none of these institutions are necessary. Thieving is an offence unheard of; and on leaving your house, the door-key is hung on a peg outside, to shew all comers that you are not at home. 'I pause,' says Captain Hutchinson, momentarily adopting the style of Count Fosco, 'to allow this wonderful fact to sink into the minds of my readers.' This is the last point at which intoxicating liquors can be purchased, and they are not permitted to be sold out of the town, so that travellers can have only a small quantity for their own use. Any one in Lapland who wishes to get drunk must come hundreds of miles to do so. The travellers had not met with much encouragement from the Stockholm folk regarding their journey to Quickjock. They mostly turned up their eyes in silence, and set them down for mad. At Luleå they were told that not more than three travellers in a year made their way to the place, and no foreign lady had ever attempted it. But they persevered; and the only difficulties they had to encounter were caused by their not sending a 'forbud,' or messenger, in advance, to prepare the natives for their arrival. Their return was perfectly easy and comfortable. At Luleå they purchased a bottle of snuff, for the delectation of the natives. All Swedes are very fond of it. One may see a boatman stop rowing, pull out a large snuff-box, and fill the little spoon with which it is provided once, or even twice, emptying the contents

each time, with a grunt of satisfaction, into his mouth. At Böbacken, on the Luleå river, public conveyances cease to be had; and gigs, like Maltese go-carts, drawn by strong handsome Lapp ponies, and driven by strong good-looking Swedish girls, over indescribably dreadful tracks, are the means of locomotion. On, then, again, in another crowded little steamer, through the narrowing river, with villages few and far between, and scattered saw-mills, and furnaces for making tar; with banks studded with birch and fir, and grass-lands beyond of sparkling emerald hue, to Swartha, Haras, and Edenfors. Here the scenery is beautiful, and the sun shines all round the clock. Likewise the mosquitoes swarm and bite with tropical vigour. From this point the travellers had to take their chance both for shelter and conveyance; but in beautiful weather, a perfectly safe country, and a never-setting sun, they were not much to be pitied. Part of the road to Jockmoek lay through a portion of the forest which had been burned the preceding year, and the effect was very desolate and weird. Half-burned pines lay scattered in every direction; blackened trunks and gray shrivelled trees, scorched and killed, but still standing, stretched out their withered arms like ghastly skeletons. In many places, nothing but blackened ground to be seen, and then, again, patches of the most exquisitely coloured mosses and lichens, contrasting strikingly with the dismal face of nature around. 'It is impossible to describe the feeling of loneliness and desolation which the traveller experiences as he crosses these never-ending Lapp forests; the stillness was quite oppressive, as for five hours we drove along and never saw a human being, and scarcely a bird, save a large owl, which startled us not a little, as it darted out from its nest. What night must be when it is dark, I would rather not try. But the sense of enjoyment must not be lost sight of!'

Soon the limit of the Scotch fir is reached; and Captain Hutchinson and his wife, in their little pony-gig, followed by a cart with their luggage, driven by a sturdy girl in male attire, cross the Arctic Circle, five miles from Jockmoek—an interesting quaint town, commanding beautiful mountain views, and with the ceaseless roar of the great falls for ever in its ears. The town contains three hundred houses, and had thirty inhabitants when the travellers arrived there. The Lapps had gone to the mountains, driving their reindeer before them, to feed on the summer mosses. The houses are little shanties of the rudest construction, with holes for windows, and dotted about in the most irregular manner. There is a queer little church, with a very sloping roof; and there is a melancholy young pastor, who keeps a school in which he civilises the young Lapps. There is an inn, consisting of three rooms, scrupulously clean, the floors strewn with juniper shoots, 'very pleasant until your boots are off.' There was no meat, but the landlord bought a lamb for the travellers for four shillings and fourpence. They had wild ducks' eggs, and the green eggs of the golden eye. Captain Hutchinson was the first person who ever fished in the pools with a rod; the Arctic people use nets only, and fish in the lakes and streams. The scenery is beautiful, the clearness of the air intoxicating, the invigorating healthfulness of the place delightful, and the waterfalls sublime.

After a short delay and much enjoyment, they

pushed on to the Lakes Pandjaur and Randjaur, with their exquisite cascades, and queer Lapp huts upon their banks; and then to Bjorkholm, where there is not a tree or shrub upon the island—nothing but grass—and the inhabitants live on fish in the summer, and on reindeer in the winter, as usual. In this wonderfully primitive place, a tiny Lapp woman gave the travellers a delicious meal, admirably cooked, of hot kippered salmon, reindeer, pancakes and eggs, and supplied them with most comfortable beds, with the whitest of sheets. From this tiny hostess they purchased an antique silver sugar-spoon of great beauty. Where did it come from? How had it found its way there? Their bill was two shillings and twopence. A row of two hours brought them to Niavi, which looked quite grand from the boat. When they landed, they found that nearly all the inhabitants had gone to Quickjock, to celebrate St John's Day, and only a Lapp girl and an old woman remained. Everything was locked up; and the girl was so frightened at the English strangers, she could only wring her hands and stare. They lit a fire for themselves, and broiled the remainder of the lamb-bone which they had brought from Jockmoek, on a broom-stick—the most delicious broil we ever tasted.' Then they slept on mattresses made of cow-hides, 'very soft and comfortable;' and started next morning, by a rocky forest-path, to the shores of Saggat, the last lake between them and Quickjock. Five hours' rowing, against a tremendous current, and in the midst of superb scenery, with snowy mountains towering ahead, and the lake two thousand feet above the Gulf of Bothnia, and they had reached the northern limit of the birch, that hardiest of trees—had hit upon the right turning in their intricate water-route—had discredited the prophecies of their friends, and reached Quickjock. This picturesque and important town consists of four houses and a church, and may be accepted as the ultimate expression of Lapland. 'Picture to yourself,' says Captain Hutchinson, 'two Swiss valleys, united together at the head of a lake. The low ground covered with small birch and willow, of exquisitely vivid green, a beautiful contrast to the dark forest of pine which rises immediately above it. The trees, already diminutive at the base, become more and more stunted as they approach the summit. Where the forest ceases, the shrubby willows, not more than two feet high, commence; and then we find a region where little is to be seen but mosses and lichens, close to the great fell running up to the Norwegian frontier; and, crowning all, a magnificent background of eternal snow. The village, with about thirty wooden houses (including barns and out-houses), all coloured bright red, stands on a grassy slope reaching to the water's edge. The tiny church, also of bright red wood, is built on an isolated hillock. Two rivers help to form the lake; the first flows down one valley in quiet grandeur, while the second bursts over immense masses of granite in hurried fury, making three falls of excessive beauty, the roar of which can be heard for miles. Add to all this a clearness of atmosphere peculiar only to the Arctic Circle, and a dryness which never allows of a fog, and this is Quickjock.'

Surely this must be the true scene of the immemorially ancient German story of Sneewitten and the 'seven wee men;' and the little black and

brown figures who ran about, and gathered into whispering groups of twos and threes, as the travellers' boat neared the village, are the descendants of the seven. No quainter or more delightful place in which to rest mind and body, and to feast one's eyes and one's soul with the beauty of nature, without any discordant influence, can be conceived. Here is no savage human life, to fill one with a mournful disgust, no strife, no cruelty, but a mild and gentle people—civil, harmless, laborious—to whom crime and violence are unknown—innocent and primitive, friendly and respectful. Their pastor, a nephew of the great Lapp botanist, Læstadius, holds an honoured rule over the little community. He took the strangers to his house, which commands three distinct prospects, probably unrivalled in the world.

Quickjock wore its gayest aspect. The Lapps had come thither from all parts, to attend the service in the little church. St John's Day is their great festival, on which they commemorate the arrival of summer. The pastor had at least twenty mouths to supply with food, and every morning two boats set off with their nets to the lake for the day's supply. They would return about eleven A.M. with a large quantity of fish; but it was never too large for the consumers, who would each of them eat six pounds as easily as one pound, if set before them. Nothing was ever left for the morrow. They subsist entirely on fish, milk, and rye-bread. The harmless little people pleased the travellers immensely. 'There was a nice little couple,' says Captain Hutchinson, 'we took a great fancy to, and, after much consultation, decided to our satisfaction which was the boy and which the girl. As both men and women have long hair, and neither whiskers nor beard, and dress alike in high blue cloth billycock hats, and reindeer-skin coats and leggings, it is almost impossible to distinguish them. We asked them how old they were, and whether they belonged to the school. The laugh was against us, when we found the gentleman to be twenty-six, and the lady, his wife, twenty-four—instead of fourteen and twelve, as we had settled them to be.' In this lovely living Lilliput, potatoes are the size of walnuts, lamb steaks as big as larks, and a calf about the dimensions of a large cat. No doctor is within a hundred miles, for the Lapps are never ill until just before they die; and the one doctor even at Luleå is in despair at the want of patients. The effects of climate are very curious to watch. The summer had set in, and everything seemed to be growing by steam; though Quickjock lies at such an altitude that an hour's walk up any of the mountains round would bring one to perpetual snow. With the warmth come the mosquitoes, which are as troublesome to the natives as to visitors, and are prepared against by covering the tops of the chimneys with sods of earth, and kept out by never opening the windows *at all*, and the doors only for the indispensable moment of ingress and egress.

On Sunday morning, the travellers had a grand opportunity for seeing the whole of the little settlement dressed in their best. The Lapps were in their 'go-to-meeting' skins, and numerous beads and jewels. The Swedes were in black cloth dress suits. 'Even the children wear swallow-tailed coats, and trousers; and a more comical-looking little creature could not well be imagined than a tiny boy of four years old, whom we saw airing himself

with his back to the fire, his hands under his coat-tails, just like the good old English gentleman all of the olden time! There are seats in the church for one hundred and fifty, but twenty persons composed the congregation. Three hours' journey from the little town is Waldi Spiket, with a conical peak, surmounting a sheer precipice of one thousand feet, and range after range of snow-clad mountains rising one above the other beyond it. There is first-rate shooting to be had in the neighbourhood, ptarmigan, hares, wood-grouse, and dotterel; and in the low lands in front of the village, golden eye, widgeon, teal, scaup, velvet-duck, &c. All this, with nothing to pay, no leave to be asked, and nothing to be desired but an English dog! Everywhere in the forest are strange sights, and strange birds, which have no fear of man, which whistle as one passes, and, though frightened for a moment at the report of one's gun, fly off for only a few yards, and then return, and twitter and chirp as before.

The ants in Lapland are three times as large as our common ant. Their nests are hillocks of fir sprigs and rubbish, often four feet high, the inside a mass of eggs and ants; well-beaten roads diverge from them in every direction, like the lines of railway from London in Bradshaw. 'These ants,' says the writer, 'cross the little streams and brooks by means of natural bridges. One day I was jumping over a brook, and brushed with my head and shoulders two willow branches which met over the water; in an instant I was covered with ants, which were making their way across the bridge which I had disturbed.'

After the travellers had sojourned for a week at the pastor's house, Captain Hutchinson wrote a note to him in his best Swedish, enclosing bank-notes for twenty-seven shillings, for six days' board and lodging, and asking permission to remain another week. The pastor borrowed his guest's dictionary, and although entirely unacquainted with English, concocted the following answer: 'MASTER CAPTAIN—Much thanks for generous payment. Master and Mistress fain may to be here than one week!—With humility, L. LÆSTADIUS.'

The travellers remained a fortnight, and were sorry to take leave of all but the mosquitoes. When one reads of the glorious scenery, the splendid weather, the simple, healthful life, the innocent, friendly, honest people, and the delightful rest, and isolation from the turmoil of civilised life, with entire freedom from savagery, it is not surprising to learn that the travellers turned away with reluctance from Quickjock.

CREDIT, OR READY MONEY?

NEITHER the barrister nor the physician can recover professional fees at law: if we won't pay them, they can't make us. Yet there is no class in the community makes fewer bad debts. Every one knows that the services of barristers and physicians must be paid for on being retained; every one pays for them, accordingly, without considering it any particular hardship to have to do so.

The first occasion on which we hear of an organised system of credit is when Joseph mortgaged the cattle, lands, and even the persons of all the Egyptian people, in order to pay for the corn he supplied them from the state granaries. The end of the seven years' famine found the Egyptians not only paupers, but bondsmen, sowing Pharaoh's corn on

Pharaoh's land, and compelled to pay for the privilege of doing it twenty per cent. of the crop to Pharaoh's treasury for ever without equity of redemption. The Egyptians had had no previous experience of Jews. Excepting Abraham, a quiet inoffensive old patriarch, who came to Egypt because he was hungry—and he got Pharaoh into trouble—they had never even seen a Jew before. It is therefore highly probable that a remembrance of Joseph's fiscal policy whilst chancellor of their exchequer, contributed in no small degree to the severity with which they afterwards ground down and oppressed the children of Israel. But the fact especially noticeable about the introduction of credit is this—bankruptcy and credit came in together: Joseph left Egypt a nation of bankrupts. And ever since that time, bound together by an indissoluble bond of union (*bonds*, in fact, of bills and promissory-notes), those Siamese twins, Bankruptcy and Credit, have gone on thriving together, and will go on to thrive, until one of the twain gets his death-blow, it matters not which; then the other will immediately die a natural death.

Bankruptcy laws have been the stumbling-stone of every succeeding legislator, from Moses and Solon downwards. The difficulty lies in this: if a creditor has any legal rights at all against a debtor, there can be no logical limit to those rights. If the debtor has no money, the creditor must be entitled to his goods; and if he has no goods, to his services—that is, to his power of making goods and money. But possession of his services implies possession of the debtor's person, which brings us to the perfectly logical Mosaic practice of taking bodily possession of a debtor, his wife, his children, his ox, his ass, and all that is his, and selling them into slavery.

All subsequent legislation on the question has only tended to smooth down some of the differences on either side between debtor and creditor—policies of conciliation always, whereby each has been required to relinquish a portion of his logical rights, to the general dissatisfaction of both parties, but more especially of the creditor, who knows very well that if the law recognises his claim at all, it robs him by withholding anything short of an absolute right over the money, goods, and person of his debtor.

Now, what if, instead of recognising the creditor's claim merely in part, the state were to take the far more logical course of refusing to recognise it at all? What would be the effect of passing a law enacting that *no debt whatever, contracted on and after a certain date* (giving, say, six months' notice), *should be recoverable at law*? Placing the general public, in other words, on precisely the same footing towards their debtors as barristers and physicians.

There can be no doubt that, practically, no one would give credit, and we should have to revert to ready-money transactions. The question is, whether there is anything so inherently good about our system of credit-taking and credit-giving as to make us loath to exchange it for a ready-money system. It is so very ancient, there is a strong presumption that credit is good. It is certainly convenient and plausible. It enables the farmer to eat of his harvest as soon as it is sown, the merchant to feast on his argosy before it leaves a foreign shore; it teaches us not only to reckon, but to eat, our chickens before they are hatched—

to live, all of us, three or four months in advance of the present—to have peas, and new potatoes, and spring lamb at Christmas. But we have to pay for all this. The farmer receives so much less of his crop, and the merchant of his argosy, for anticipating them by so many months. We have to content ourselves with a smaller chick, if we want chicken before our own are hatched; with a pint of peas and potatoes instead of a peck; and with a tiny lamb for the price of a sheep. In other words, we pay interest, directly or indirectly, for all the credit we take and for all the bills we discount on the future. But, it may justly be retorted, if we all take credit, we all give credit in turn, and consequently it is likely that we receive as much interest as we give, and so lose nothing in the long-run. Probably, we do not lose *directly* through adopting a universal system of credit, because it is not to be pretended that the character of a payment made can influence the cost of production of an article. But, *indirectly*, through the waste and imprudence which credit engenders, we are very considerable losers, and should gain greatly by the adoption of a ready-money system.

Once abolish credit, by refusing the creditor a remedy against his debtor, and bankruptcy goes too. Surely the creditor would be the last man in the world to complain that there was no longer a Bankruptcy Court to which to take a debtor. He never takes a debtor there *now*, if he can get any reasonable composition without: he would rather *now* take a composition of fourteen shillings from a man whose estate he was positive could pay twenty shillings in the pound, than drive him to bankruptcy, with the chance of only recovering ten or twelve. Ready-money payments, and deliverance from bad debts, would be a far greater boon to the creditor than any legal recognition of a portion of his logical rights, in consideration of a very heavy percentage. If ready-money dealing were the rule, commercial courtesy would still extend so far as this—'Cash on receipt of invoice.' But in that case the creditor risks only one parcel of goods instead of an account; and he would be the more careful for the knowledge that it was done entirely at his own hazard. Morally speaking, the creditor cannot be said even to have a right to recover against a man who owes him money or goods. If he trusts or credits a man, it should be on his own responsibility, in order to insure prudent dealing; and it is too much to ask the law to step in and redress his own individual errors of judgment. If all need for trust were legally taken away by making debts irrecoverable, and ready-money payments common, it is most unlikely that the creditor would feel disposed to object on the grounds either of justice or equity.

Of course it will be urged that the mere doing away with bankruptcy by name would not necessarily do away with the thing itself, which is really impecuniosity. But it would do away with an immense proportion of it, by striking at the two great causes of impecuniosity, besides preventing the impecunious from involving the rest of the community in their own misfortunes.

The two great causes of bankruptcy, at the present time, are, undoubtedly—1. Overtrading; 2. Living beyond one's means, or, as the bankrupt is taught to say in the Basinghall Street Catechism, 'Insufficient capital,' and, 'My income was insufficient to meet my expenditure.' Let us see how a

ready-money system would affect these. To take the last class first, since they can be disposed of in a sentence: it is quite clear that no one would be able to live beyond his means, for the very obvious reason, that he would be obliged to pay for everything as he got it; wherefore his expenditure could not possibly exceed his income, whatever his desires might do.

Overtrading is rather the rule than the exception at present. Any tradesman can get credit from wholesale houses to at least double the amount of his capital. Wholesale dealers regard it somewhat in this light: the man is certainly doing a trade; but he has to give credit, and cannot enlarge his business as he would. When all his capital is out in debts owed to him, we can't do very wrong in filling his shop full of goods for him. So that, in point of fact, it very frequently happens that the manufacturer is the real owner of the tradesman's stock in trade, expecting the tradesman to pay for it out of the debts owing to him. The effect on the tradesman is highly demoralising. The knowledge that the debts due to him will only pay for a stock that is not his, at once hampers him, and makes him reckless. So long as the two items about balance there is little trouble; but when bad debts and family expenses begin to make a deficit, he reflects that, the manufacturer being really a partner in the concern, the best thing he can do is to let things get worse, and then obtain a composition deed on such favourable terms as will enable him to undersell his rivals. The manufacturer seldom objects—creditors rarely force a man to the Bankruptcy Court. Bankruptcy is used, on the other hand, by the debtor as the most potent threat to make his creditors accept a composition.

With the very strict limitation of credit which would result from making debts irrecoverable, no man could trade beyond his means, because he could not get credit. When tradesmen risk their own money, and no one else's, and sell only what they have paid for, their business faculties and perceptions will be wonderfully sharpened, and their business placed on a firm basis. Nor would they be subject to be undersold by rogues offering articles at twenty-five per cent. below cost price at their creditor's expense, because there could be no composition deeds in a system which necessitated every tradesman's stock being his own. The prudence and caution which would overspread the commercial world would be no unwholesome discipline.

It would limit trading? Yes, but only within safe and natural bounds. It could never interfere with the operations of legitimate trade, which, it must be borne in mind, do not at all depend on the nature of the payment made, but solely on the relation between demand and supply, and are independent of all other considerations.

But it would abolish bills? Undoubtedly (and bill-discounters too); but not cheques, notes, or other convenient forms of paying money to bearer at sight. With a general system of ready-money dealing, all necessity for 'paper' would be gone. All the bills at present in the country only represent that three or four months' credit which we have agreed to give one another all round—merchants giving it to each other because tradespeople are obliged to give it to their customers. If the retail buyer paid cash for everything, the tradesman would pay cash to the manufacturer and the merchant, and bills would not be required.

The fact is, such a change in the law would simply necessitate our giving up these five or six months' credit we all take of each other, and starting afresh.

Then, says the objector, the retail buyer will be the poor victim, since, under such a state of things, he would be the first to be called upon to pay up in cash, not only for the goods for which he already owes, and has been accustomed to get credit for, but for all fresh goods he requires from day to day, for which he would not otherwise be called on to pay for some months. But a six months' notice before the operation of such a law, would go far to break the immediate pressure on the retail buyer; while the knowledge that he it is who will ultimately derive the greatest benefit from the change, ought to reconcile him to the balance of inconvenience remaining. The retail buyer (the consumer, in fact) would obtain his articles cheaper, and get the handsomest discount for his ready money. If he pays cash to his tradesman, his tradesman can pay cash to the merchant or factor, and the merchant to the manufacturer. The consumer would therefore save the interest which these three gentlemen have hitherto always charged on his goods for giving him credit, as well as the percentage for bad debts, which has at present to be considered in fixing prices.

The amount to be saved, in account-keeping alone, amounts to at least two per cent. on the value of an article. It is not too much to say that a general recurrence to a ready-money system would reduce the price of articles in daily consumption as much as fifteen per cent. Indirectly, the saving would be more than this, for it would certainly reduce our taxation in the expensive item of law. A comparatively small site would then suffice for the new law-courts, since that immense proportion of the litigation of the country (which is about debt and borrowed money) would be abolished.

Lawyers would suffer? As some one recently observed, supposing the elixir of life were suddenly to be discovered, what would become of the undertakers? Lawyers, however, as a class, are so well able to take care of themselves, that little anxiety need be expressed on their behalf.

But what is to become of the capitalists? Would anybody lend money unless debts were recoverable by law? Most certainly. Capitalists do not lend their money now because debts are recoverable by law, but because in nearly all instances they hold tangible security, which they can sell if their money is not repaid—title-deeds, mortgage bonds on plant and rolling-stock of railways, bills of lading of cargo, bonds on shipping, &c. I say, in nearly all instances, for the most remarkable exception is in the case of government securities. A holder in our government three-per-cents has no tangible security whatever for his money, neither would his money be recoverable at law, if the government chose to repudiate the entire national debt to-morrow! Yet capitalists are not wanting to lend us their money at a cheaper rate of interest than to any other government in the world, knowing it to be part of the glory of our land that we never did and never could repudiate an engagement.

It can scarcely be urged that such a system would press hardly upon the poor. They neither take nor give credit now. Indeed, their great

hardship is, that, being the only class who do pay ready money, they are nevertheless deprived of the benefit which should accrue therefrom, owing to the credit-taking habits of all the rest of us, which maintain a high scale of prices in spite of them. The only effect on the poor would be to give them the benefit of the system they have practised long without deriving any.

There is no doubt we should hear a good deal of grumbling for the first six months. The list of bankrupts would no doubt increase wonderfully until the new system was in thorough working—so many gentlemen would like to compromise their old liabilities, in order to start fair in the new race. Money, too, would be very dear for perhaps a twelvemonth; after that, people would awake to the blessings of a cheapened market; to the independence produced by consciously living within their incomes; and to the pride and delight of knowing nothing about debt and its curses, save as an old memory. A whole nation of men and women clean free from debt would be richer, and know themselves richer, than they had ever dreamed of before.

We are so accustomed to live on credit, that the mere notion of doing without it may at first appear wild and extravagant. At anyrate, government, in the person of Mr Lowe, has brought us so near to a ready-money system in the matter of our taxes, that it is at least worth consideration whether we may not push the principle a little farther, in the matter of other debts.

TURNING A SCREW.

'But you won't sell him, Tom?' said Mrs Tozer.

By the way, my name is Tozer—the Reverend Thomas Tozer, M.A., formerly of Caius College, Cambridge, and now of Stogglesby Rectory, Lincolnshire—Mrs Tozer being my wife.

'My dear,' I said, 'humanity is humanity, but incomes are incomes; and though the former says yes, the latter says no. I cannot afford to turn the paddock into a hospital for decayed horses. This lameness decides it; and old *Prince* must go.'

'But where shall you sell him?'

'Well, I shall not sell him at all; Mr Tomson will do that for me at Horncastle Fair to-morrow. I am going to drive him over. I daresay *Prince* can hobble that distance.'

'And what do you suppose you will get for him?' said Mrs Tozer.

'Oh, not more than ten pounds,' I replied.

'Dear, dear! What a shame it seems to part with poor old *Prince* for ten pounds!'

'My love,' I said decisively, in that tone which always closes a discussion, 'it is not the ten pounds, but the cost of keeping the old horse. If you like to do without our having another, well and good. Stout walking-boots suffice for me in the winter.'

But Mrs Tozer seemed to think that it would be a pity to let our four-wheeled chaise grow mouldy in the coach-house; and the consequence was, that the next morning, at eleven o'clock, I was driving my churchwarden, Farmer Tomson, over the half-dozen miles that intervened between Stogglesby

and the world-famed horse-fair; but very slowly, for *Prince's* limp in what horsey people call 'the off fore-leg' was rather marked.

'Perhaps you'd like me to do the other bit of business for you, Master Tozer?' said my companion.

'Well, no; thank you,' I said. 'If you'll do the selling part, I shall be obliged. I think I'd rather buy for myself. I don't boast, mind; but if there is anything secular I do know a little about, I think it is a horse.'

Farmer Tomson chuckled.

'Well, well,' he said; 'don't get took in, for they're a rough lot down here at fair-time.'

'That's precisely why I want you to sell *Prince* for me. I know they would get him from me, and then there would be some difficulty about payment; and as a clergyman, I don't want to be mixed up with any unpleasantry. And besides, you see, the class of men who go about buying lame horses are not those with whom I care to have dealings.'

'All right, parson, all right,' said Tomson; 'only don't blame me if I don't get enough for him. I promise you, though, that I'll bring back the ready cash.'

'Do your best, Tomson, do your best, and I shall not complain,' I said, for I had implicit confidence in him, his only failings being too great a leaning towards gin-and-water, and a tendency to familiarity, as evinced in his addressing his pastor as 'Parson.'

We reached the head inn; I brought out a halter, and Mr Tomson led off poor old *Prince*, the chaise and harness being left in charge of the hostler, a fresh man.

As the old horse was led off, he seemed to give me a mournful look, as though he would have said: 'Do you turn your back like this upon your old friends?' And then he went limping out of the yard, whisking his gray tail about in a melancholy manner; and I thought of the many times those four white stockings had gone over the road with our modest conveyance; never too fast; never taking fright; never shying; never being inserted, as to the hind stockings, in fierce kicks through the splash-board. And I thought that if, for the five-and-thirty pounds I had placed as the outside sum, I could get as good a steed to dwell with us for the next ten years, I should do well.

I went into the coffee-room to await Farmer Tomson's return, and somehow I rather regretted that I had not called in a veterinary surgeon, and given *Prince* a month's rest; but the next minute I drove away the thought, and stood at the window, looking out at the busy turmoil of the little town during the horse-fair.

My wife had stipulated for a horse as much like *Prince* as I could get; and as I stood gazing out, I saw one or two goodly looking cobs, with one, two, and even three white-stocking feet, but not one, like old *Prince*, with four.

'But I can't study that,' I thought to myself.

'A good sound horse is what I require, and a black-legged cob is likely to be the more durable.'

Before I had waded half through the day before's *Times*, Farmer Tomson was back.

'Well, how have you got on?' I said.

'Oh, just as well as I expected, parson; the regular thing for an old horse—pound a leg;' and he dashed four sovereigns down upon the table.

I was disappointed, for I had expected double, but I did not say so. Tomson saw it, though.

'It was its real value, parson,' he said quietly: 'the horse was lame, dead-lame.'

'Don't say another word, Tomson, pray,' I said hastily. 'I am indeed much obliged.'

'You're quite welcome, parson. I shall look in on you in the morning about that bit of wall in the churchyard, and then you can shew me your new horse-purchase.'

'But won't you let me drive you back?' I said.

'No, no, thanky,' he said; 'I daresay I shall be late. Good-morning; and be on the look-out for sharpers.'

Farmer Tomson departed; and I went about the town attending to a few domestic commissions before venturing upon the prime business of the day. At last, though, I had a look round, to see splendid carriage-horses selling at from two hundred and fifty to three hundred guineas a pair, and hunters, park hacks, ladies' well-broken mares, sturdy cobs, gigantic cart-horses—every description of the equine race; but though I wandered about for quite an hour and a half, I could not see the sort of cob that took my eye. Invitations to buy I had in plenty from cunning-looking gentlemen, who could see what I was about; but a word from any one of these horsey-looking gentry was sufficient to put me on my guard, and to take me to another part of the fair.

Tired at last of the noise and bustle, the shouting horse-dealers, and the trotting hoofs, I began to wish that, after all, I had intrusted some one else with the commission; and walking back to the inn, I had a glass of sherry and a biscuit, sat down for half an hour, and then went to have one more look round, intending, if I were unsuccessful in my search, to hire a horse from the inn to drive back, and then trust my case to other hands.

'Plenty of horses are bought through advertisements,' I said to myself; 'and old Baldox could examine it;' Mr Baldox being the vet. who came round our neighbourhood.

'The very thing I want,' I said to myself the next moment; but all the same, I preserved a strict appearance of want of interest, for just then a rather red-faced young fellow, in a quiet groom's livery, passed me, leading a very good-looking dark cob, very plump-looking, full head, short, well-carried tail, four black legs, good dark glossy coat, but rather playful-looking, and given to dance about.

I let the man pass me two or three times as I looked unconcernedly on, while first one horsey man went up and then another, wanting to try the horse, and talking in loud and depreciatory accents; but the groom was very surly, and seemed as if he would have none of them, always walking off a few yards before he came to another stand.

'Horse for sale, my lad?' I said at last.

The groom looked at me surlily all over, his eyes resting long on my white handkerchief. 'Do you want to buy one?' he said at last.

'Well, I don't know,' I said, smiling; 'but that don't seem to me the way to sell him.'

'Oh, don't it! P'raps it don't,' said the man. 'I know what I'm up to.'

'What's the price?' I said, as I walked round the cob, liking his looks more and more.

'Now, look here,' said the groom, gazing at me as searchingly as in him lay: 'do you want to buy him? Because, if you do, say so: if you don't, just leave me alone, please, for I've been humbugged enough for one day.'

'Well, my lad,' I said, 'you are not very civil; but I do want to buy a cob.'

He looked at me again, and then a bright thought seemed to flash across him. 'You're a clergyman, ain't you?'

'Yes,' I said smiling.

'Then where's your card?'

He smiled triumphantly as he said this, evidently thinking that he had posed me; but I drew out my card-case and gave him a card—Rev. T. Tozer, Stoggesby Rectory—when the man's face underwent a complete change, and he touched his hat respectfully.

'Beg pardon, sir; but I didn't know but what you might be a chanter dressed up like a parson. Master sent me here to sell the pony, and told me to be very careful and not get done, and I've nearly been chiselled out of him twyste. Here's these fellows come round you with flash notes and duffing suvings, and more dodges than you'd ever think of, and it makes one suspicious.'

'Who is your master?' I said.

'Mr George Smith, sir, of Louth.'

I did not know the gentleman, but the livery-buttons on the groom's coat bore the well-known crest of the Smiths—a fist clenched upon a hammer—and I asked him a few more questions. 'What is he parting with the cob for?' was amongst the rest.

'Missus used to drive him, sir; but we're going to have a broom now and a sixteen-hander. It is a pity, though, for this here's as nice a little thing as ever stepped. That quiet, you may do any mander o' thing with him.'

'Not very young, my lad,' I said knowingly, after a look in the horse's mouth.

'No, sir, he ain't young; but he ain't a old 'oss. Master's only had him two years. I don't believe he's eight year, that I don't.'

I had him walked; I had him trotted; I had him tried in harness, and I drove him myself; and then he was once more reduced to the halter.

'Rather more skittish than I like,' I said.

'Skittish, sir!' said the groom. 'He ain't skittish; but I tell you what he is, sir: he's that fat and lazy, and full of play, that he's spoiled. Just fancy yourself, sir, shet up in a loose box, and the missus coming and blowing you out with corn at unreg'lar times till you blew upon it. Wouldn't you be skittish? Why, see how slow he is: he might do two mile more an hour if he warn't so fat.'

'Well, and now, how about price?' I said.

'Forty guineas, sir,' said the groom—'forty-two pound in gold.'

'Which means that five-and-thirty pounds will buy him, I suppose?' I said; for I liked the horse,

the man, and the character of the affair altogether.

The groom looked hard at me for a few moments, and then his face wrinkled all over into a simple grin. 'Well, sir, master said: "Ask forty pound, and stick to it; but if you can't get five-and-thirty, bring him back again."'

I looked the cob over and over again, felt his hocks and fetlocks, and, with all my manipulation, found him as quiet as a lamb.

'Well, my lad,' I said, after bidding him thirty in vain, 'I'll give you the five-and-thirty pounds.'

'Suivrings, sir.'

'Well, a cheque on Garfit's bank will do?' I said smiling.

'I don't know nothing about cheques nor notes, sir; suivrings for me, please,' said the lad; and the purchase was completed by my fetching the gold from the bank myself, to return finding the groom just moving off.

'Thought it was all a do, sir,' said the man, touching his hat and brightening up; and then, on my remembering him with five shillings, he led my purchase to the inn, where he was put to; and I drove home, delighted with my bargain, for no horse could have gone better. He required a touch or two with the whip once, but, on the whole, he trotted along most respectably, and was as nice-looking plump cob as a parson need wish to drive.

Our boy was absent on my return, and I had to take the new horse out myself, my wife coming to see him by lantern light, patting him, and expressing her admiration loudly.

Farmer Tomson, being an early man, was over next morning by the time we had done breakfast; and I proudly led him out to the stable, unfastened the halter, and brought out the purchase smilingly, while the old man walked round it, and round it again; looked at its head, its tail; ran his hand all over it; stooped down by its legs one by one, and then looked at me.

'Well,' I said, 'what ought I to have given for it?'

'Pound a leg!' he exclaimed.

'Pooh!—nonsense!' I said. 'What's he worth?'

'Pound a leg, I tell you, man. Why, drat it, parson, you've bought your own old hoss again!'

'What!' I exclaimed, laughing.

'Absurd!' exclaimed Mrs Tozer, who just then joined us. 'Why, *Prince* had four white legs, and he'd follow me about like a dog; and so will you some day then—a poor fellow then.'

To my utter surprise, the horse walked up to her and put his nose in her hand, as I had seen *Prince* do scores of times.

I thought I knew a little about horses, but I did not. The hollows over poor *Prince's* eyes, that had been blown out, hollowed out again; his docked tail grew, and the dye wore off his four stockings; while the dodge in re-shoeing him, so as to give a limp to the near fore-foot, was shewn to me by the old farmer; and I learned how that, where two legs were lame, they formed a pair, and the lameness was not noticed.

But, after all, I did not lose thirty-one pounds five; for upon choking down my disgust, and asking Farmer Tomson's advice, he said: 'Turn him out in the paddock; the lameness may go off; but don't think of trying law. Bear the first loss, and don't throw good money after bad. I'll never say nowt about it.'

Neither did I till now; and in proof of my journey not being all loss, the lameness did go off, and we drove old *Prince* till he died suddenly, five years after the Turning of the Screw.

THE ORDNANCE AND TOPOGRAPHICAL SURVEYS.

MAJOR-GENERAL SIR HENRY JAMES, director of the Ordnance Survey, has lately presented the most complete account ever obtainable, in a familiar form, of the department over which he presides—what it has done, what now doing, what about to do. When we hear of the Ordnance Map of England, of the photographs of Domesday Book and Magna Charta, of the photozincographs of fortifications, cities, arsenals, army equipments, &c., we do not readily perceive the connection of one with another; but they all form parts of a wonderfully complete system.

As far back as 1745, when the Stuart rebellion was suppressed, new military roads were made in Scotland, to open up the fastnesses of the country both for commercial and military purposes. The great value of those operations having been proved, various plans were proposed for surveying and mapping England in a more complete way than had been before done. In 1784, a base-line was measured on Hounslow Heath, as a guide to astronomers in determining latitudes and longitudes, and as a commencement of regular trigonometrical surveying. This base-line, these measured angles, those elevated spots of observation, are all described in works of a cyclopædic character; and we need not explain their nature here. In 1791, the government decided on a general survey of the whole United Kingdom, in the first instance for producing a series of military maps, but eventually to benefit commerce, civil engineering, territorial taxation, local rating, a census of the population, the preparation of productive and agricultural statistics, and various other matters. The work went on steadily but slowly, depending greatly on the willingness of the House of Commons to supply the funds for the elaborate surveys, and the preparation of the beautiful steel plates. By the year 1824, maps were completed of the whole of the south of England, with a part of Wales and a part of Scotland, on the scale of one inch to a mile. About that year, the government urgently needed a general valuation of Ireland, for various purposes connected with that country; and all the strength of the Ordnance surveyors was for some years devoted to that work. By the year 1840, the survey of Ireland on the magnificent scale of six inches to a mile was completed; and so general was the conviction of the usefulness of such a map, that the government, urged by strong representations, resolved to adopt a similar scale of six inches for the six northern counties of England, and for the whole of Scotland. But the cost of this scale was so vast, and the rate of progress so slow, that the House of Commons put a stop to it in 1851, and the inch scale was ordered for the remainder of England and Scotland. In the following year, the six-inch scale was again brought into favour, and continued for a time. Then, for special purpose, a scale of $\frac{1}{6250}$, and another of $\frac{1}{2500}$, were adopted. The Ordnance surveyors were greatly hampered, and their operations retarded, by repeated changes in the

decisions arrived at by governments, commissions, committees, and the House of Commons.

The present state of affairs is this: Every county in England and Wales is surveyed and mapped on the scale of one inch to a mile. The six northern counties of England have also been surveyed on the six-inch scale; as well as Middlesex and Surrey. In Scotland, the plans of all the towns, and of nearly all the cultivated ground, have been completed on the same scale; for many years to come, a similar survey of the whole country will be going on. The same scale has been adopted for the whole of Ireland; and all the maps are engraved and published. A most gigantic survey of London is in progress, on the scale of five feet to a mile, and will be completed in 1871. Those who know of what dimensions our over-grown metropolis really is, may form some conception of the eventual size of this map. Various other localities have been, or are being, surveyed for mapping on the same scale, including about forty of our large towns.

It must be confessed that it is difficult to follow all the ins and outs of this matter; but these two facts are known—that the first sheet of the Ordnance Map of England and Wales, on the one-inch scale, was published on the *first day of the present century*; whereas the last sheet did not make its appearance till the 1st of January 1870—sixty-nine years afterwards! It is already known that the earlier maps must be corrected and re-engraved from the later surveys. Besides the various topographical and military maps, there is a geological map of the United Kingdom, to which scientific men attach a high degree of importance; it is engraved on duplicate plates on the one-inch scale.

There is a rare amount of tramping and trudging, climbing and scrambling, to be encountered by the surveyors employed in this work. They must bear frosts and winds, rains and snows, heats and droughts, according to the season of the year. Officers of the Royal Engineers, and men of the Sappers and Miners, do most of the outdoor work; the civilians mostly assist in the indoor operations. In England, the survey cannot be carried on whilst the crops of wheat, barley, oats, &c. are standing; the surveyors are therefore employed at this season in towns, grazing counties, and uncultivated districts, where their tramping and measuring can do no harm to the crops. In Scotland, where the winters are severe, and where there is much mountain-country to survey, the surveyors are brought down from the Highlands in October, and employed during the winter in parts of England under survey. The work which the staff have to do, first in the open air, and then in their offices at Southampton, is necessarily costly. Surveying on the six-inch scale costs the country £18, 13s. 4d. per square mile; on the scale of $\frac{1}{2500}$, £32; engraving on the six inch, after the surveying and drawing, £2, 13s. 4d.; engraving on the inch scale, 1s. 3d.; reducing from the scale of $\frac{1}{2500}$ to that of six inches, 7s., and from the six inch to the inch, 2s. When we come to learn that there are 34,000 square miles of country still to be surveyed and drawn on the $\frac{1}{2500}$ scale, we get some foretaste of the cost that will be eventually incurred. There are nearly two thousand persons employed altogether in this undertaking.

One very remarkable and highly useful work has been tacked on to the labours intrusted to Sir

Henry James. He has invented, or improved to a high degree of excellence, the art of *photozincography*. A photograph from a print, map, drawing, or other object, is taken upon a plate which has been coated with a liquid mixture of gelatine and some chemical agent; the result is a kind of lightish-yellow picture on a brown ground. By a process of washing with certain liquids, those parts of the gelatine which have been exposed to the light are eaten away; and the zinc plate, so to speak, engraves itself. The usefulness of the process, as adopted by Sir Henry James, is very great. He employs it to produce reductions of the large plans of the Ordnance Survey to maps of convenient size for publishing. The government having decided that great historical and national value would attach to fac-simile reproductions of famous old books, charters, and manuscripts, Sir Henry has been intrusted with the execution of this kind of work with the aid of his surprising new art. He has reproduced by photozincography two volumes of Domesday Book; four volumes of the National Manuscripts of England; two volumes of the National Manuscripts of Scotland; seven hundred and fifty copies of an extract from Archbishop Parker's Register (for the use of the Ritual Commission); and (for the same Commission) the whole of the black-letter Prayer-book of 1638. These are absolute fac-similes, in which every line and dot is faithfully reproduced; and the sun-drawn self-engraved plate can have a large number of impressions printed from it. Copies of all the counties of England, with a few exceptions, as entered in Domesday Book, are sold separately, for the use of historical students, and of commissions and departments connected with legal, land, ecclesiastical, and legislative affairs. The photozincographic fac-similes of English manuscripts range from the time of William the Conqueror to that of Queen Anne. A fac-simile of the famous Magna Charta is included in the list. To illustrate the Ordnance Survey of Jerusalem, so interesting to all biblical students, there have been various plans prepared and published, varying from $\frac{1}{10000}$ th to $\frac{1}{100000}$ th in scale; as well as eighty photographs and an equal number of photozincographs, views in and about the holy city. Then there was the Ordnance Survey of Sinai. The details of this survey are being published; as well as a fine collection of more than a hundred and fifty photographs, illustrative of the topography, scenery, and monuments of Mount Sinai, Mount Serbal, and other places in that deeply interesting corner of the Holy Land. Another feature connected with these researches is the preparation of contoured models of Jerusalem, Mount Sinai, and Mount Serbal.

More important, perhaps, than any of the above labours—more important, at any rate, in its relation to governmental matters—is the Topographical Department, of which Sir Henry James was appointed director in 1857, three years after his appointment to the directorship of the Ordnance Survey. He is organising a sort of dépôt of military history; containing the manuscript despatches received by the War Office, relating to campaigns and military expeditions in various parts of the world; together with the peculiar organisation and equipment necessary for each, and suggestions made by the commanding officers for improvements available on future occasions. Those equipments are things, objects which can be handled and examined,

weighed and measured; and as such, they can be photographed for future reference. The organisation and equipment required for an expedition into Afghanistan or Persia would differ widely from one suitable for New Zealand, and all three from one available for Canada. The work accomplished in this way, and in other forms for the War Office, is very considerable. There are seven volumes relating to the equipments, &c. of the British army; seventeen volumes on the organisation and equipment of foreign armies; dress and equipments of the British forces in the Crimea and in Abyssinia; plans of the Peninsular battles; plans of the country between Lake Superior and the Red River Settlement, to assist in the consolidation of our empire in North America; zincographed plans of the environs of all our dockyards and arsenals; similar plans of Gibraltar, Malta, Montreal, and Quebec, and of nearly seven hundred barracks and forts in the United Kingdom. The War Office is supplied with a large number of impressions of some of these zincographs, for distribution to such departments and stations as might be likely to be benefited by them. In preparing for the Abyssinian expedition, numerous plans of routes, &c. were prepared, and eight thousand impressions in all printed. The Crimea series amounted to thirteen thousand; the Field Hospital equipment, eleven thousand; the National Defences, fourteen thousand. In short, the matter has arrived at this stage: that whenever the War Office, or any other department of the government, requires many copies of surveys, plans, maps, views, or fac-similes, for national purposes, Sir Henry James has a staff of skilled assistants who can provide the whole in a systematic way—from the field-surveying and the taking of angles from mountain-tops to the steel engraving and zincographing.

It is some little matter of congratulation for us, amid the talk about the inferiority of our military arrangements to those of foreign nations, to know that this particular department of our War Office is regarded abroad as something to be admired and copied. Our method of photozincography, by which a photograph is made to engrave itself, as it were, and to enable us to take any number of impressions by printing, is so successful, that the governments of France, Prussia, Austria, Belgium, and America have adopted it. Photography itself has been long employed by the War Office, irrespective of Sir Henry James's capital improvement. Lord Panmure started the idea at the time of the Crimean war. He saw the utility of obtaining and preserving photographs of scenes connected with the campaign and the siege-works: the original photographs then taken still exist, though somewhat faded by sixteen years' decay. Some years afterwards, a photographic establishment was organised at Chatham. Captain Stotherd, who managed this department during the Abyssinian expedition, trained a body of photographers to be attached to Lord Napier's Quarter-master's department; they rendered excellent service in photographing objects and places of interest, and in making photographic copies of existing maps and route-sketches. Numerous advantages result from the taking of photographs of landscape views in the field, of an enemy's position, of buildings likely to influence the tactics of a battle or siege, of the ground-plan or sketch of route, and of the daily progress of siege-

works. It is believed that the Prussians have been much better supplied than the French with these kinds of aids during the war of 1870, and that no inconsiderable part of their success is attributable thereto. In the chemical department at Woolwich, photographs are taken almost every day; of experimental siege and artillery structures, such as shields, targets, gun-carriages, gun-elevators; of new guns, small-arms, artillery-wagons; of the results obtained by firing at experimental armour-plates; of the methods of working guns of different kinds; of the positions taken up by the individual gunners; of the regulation mode of wearing accoutrements, adjusting the harness of military horses, packing wagons and fitting service-saddles, and setting up military tents and equipages. When the negatives have been got ready at Woolwich, either positives are taken from them, for distribution among the various departments of the army; or a much more extensive distribution is provided for, by the wonderful aid of the photozincographic process. In short, photography, like electricity, is being installed in the service of war to a remarkable degree. The electric agency conveys messages and signals, and blows up bridges, forts, and ships from great distances; while the sun, as an impartial and rigorous portrait-painter, produces a picture of the exact appearance of any person, object, place, or process at a given instant—exact, not in colour, certainly, but in form, outline, and shading.

VIVE LA GUERRE.

LOUD they cried in her streets
Over the summons to war,
Students, idlers, *gamins*, Reds,
Scenting their triumphs afar:
Spending for country, not blood, but breath,
Calling on others to do and dare,
Praying for life to the work of death,
Shouting: 'Vive la guerre!'

Look to the city now:
Foes round her leaguer wall;
Tower and turret, and dome and spire,
Standing, only to fall;
Tears for the dying, dumb grief o'er the dead,
Weeping, and wailing, and hopeless prayer,
Which of these mourners would raise her head,
And echo: 'Vive la guerre!'

Look to each mourning home
In the homelike Fatherland,
Husband or brother, sire or son,
Gone—and his strong right hand.
Look to the children's wondering tears,
Look to the mothers' mute despair,
And think of the cause of their helpless fears—
The cry of 'Vive la guerre!'

Is there not death in life,
That it must be sought—and found?
That the light of a million hearths is quenched,
For the sake of a piece of ground?
Ask not death for your brothers, then;
They have enough of sorrow and care;
Emperors, statesmen, monarchs, *men*!
Cry not: 'Vive la guerre!'

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